



Entered on Docket
July 16, 2009

A handwritten signature in cursive script, appearing to read "Linda B. Riegle", is written over a horizontal line.

Hon. Linda B. Riegle
United States Bankruptcy Judge

WILDE & ASSOCIATES

Gregory L. Wilde, Esq.

Nevada Bar No. 004417

208 South Jones Boulevard

Las Vegas, Nevada 89107

Telephone: 702 258-8200

Fax: 702 258-8787

America's Servicing Company

08-76998 / 1205301707

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:

Michelle Denis

BK-S-08-20818-lbr

MS Motion No.

Date:

Time:

Chapter 13

Debtors.

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

1 IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-
 2 petition arrearages currently due as follows:

3 7 Payments at \$2,017.37	= \$ 14,121.59
4 December 1, 2009 – June 1, 2009	
5 7 Late charges at \$87.87	= \$ 615.09
(December 16, 2009 – June 16, 2009)	
6 Post Petition Property Inspections:	= \$ 50.00
Attorney Fees	= \$ 750.00
Motion for Relief filing fee	= \$ 150.00
7 Less post suspense	= - (\$5.63)
8 Total due post petition	= \$ 15,681.05

9 The above arrearage shall be paid in six (6) monthly installments of \$2,613.51. These payments
 10 shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month
 11 commencing with the July 20, 2009 payment and continuing throughout and concluding on or before
 12 December 20, 2009.

13 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give
 14 Debtors at least five business days' notice of the time, place and date of sale.

15 IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and
 16 maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning
 17 with the July 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject Property,
 18 generally described as 324 Mt. Hope St., Henderson, NV 89014, and legally described as follows:

19 All that certain real property situated in the County of Clark, State of Nevada, described as follows:
 20 Lot Eleven (11) in Block "K" of Emerald Valley No. 12-Lewis Homes, as shown by map thereof on file in
 21 Book 74 of Plats, Page 46 in the Office of the County Recorder of Clark County, Nevada.

22 IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any
 23 payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's
 24 Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon
 25 Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each
 26 such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be
 paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure

1 the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to
2 Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the
3 subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete
4 possession thereof.

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6 Submitted by:

7 WILDE & ASSOCIATES

8
9 By H. Adair #10235
10 GREGORY L. WILDE, ESQ.
11 Attorneys for Secured Creditor
12 208 South Jones Boulevard
Las Vegas, Nevada 89107

13 APPROVED AS TO FORM & CONTENT:

14 Rick A. Yarnall

15 By Yarnall 7-7-09

16 Rick A. Yarnall
17 Chapter 13 Trustee
18 701 Bridger Avenue #820
Las Vegas, NV 89101

Sam Benevento

By [Signature]
Sam Benevento
Attorney for Debtors
1945 E. Warm Springs Road
Las Vegas, NV 89119

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20 Nevada Bar No. 5676
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